



**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. - 3. (Canceled).

4. (Currently Amended) A method for obtaining a credit card driver's license, comprising:

receiving a request from an applicant to obtain a credit card driver's license ~~credit card~~ product, wherein the request is received by [[at]] a local driver's license issuing ("DMV") site;

generating, by the local driver's license issuing site, a credit validation request based on the request received from the applicant;

forwarding the credit validation request to a central ~~DMV~~ driver's license issuing site;

determining whether the central ~~DMV~~ driver's license issuing site is capable of processing the forwarded credit validation request, wherein the determination is based on a configuration of a system environment;

if it is determined that the central driver's license issuing site is not capable of processing the credit validation request,

transmitting the credit validation request to a credit card issuer ~~if the central DMV site is not capable of processing the request;~~

if it is determined that the central driver's license issuing site is capable of processing the credit validation request,

transmitting a response from the central DMV driver's license issuing site to the local DMV driver's license issuing site if ~~the central DMV site is capable of processing the request~~, wherein the response includes information indicating whether or not the applicant is approved to obtain a line of credit from the credit card issuer; and

creating, at the local DMV driver's license issuing site, ~~[[a]]~~ the credit card driver's license product for the applicant based on the response received from the central DMV driver's license issuing site, wherein the credit card driver's license product is created by the local driver's license issuing site and may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

5. (Currently Amended) The method of claim 4, wherein forwarding the request to a central DMV driver's license issuing site includes:

once the credit validation request is generated, determining whether the local DMV driver's license issuing site is capable of processing the request based on a configuration of a system environment of the local driver's license issuing site; and

forwarding the credit validation request to a central DMV driver's license issuing site based on the determination that the local DMV driver's license issuing site is not capable of processing the request.

6. (Currently Amended) The method of claim 5, wherein determining whether the local ~~DMV~~ driver's license issuing site is capable of processing the request includes:

checking a local ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

7. (Currently Amended) The method of claim 4, wherein determining whether the central ~~DMV~~ driver's license issuing site is capable of processing the request includes:

checking a central ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

8. (Original) The method of claim 4, further comprising:  
charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

9. (Original) The method of claim 4, further comprising:  
using the credit card driver's license product by the applicant to pay for goods and services at merchant sites that accept credit cards issued by the credit card issuer.

10. (Currently Amended) The method of claim 4, wherein the response further includes information indicating that a credit line associated with the credit card driver's license ~~credit card~~ product is activated, the method further comprising:

notifying the applicant that the credit line is activated.

11. (Currently Amended) A method of processing requests for a credit card driver's license ~~credit card~~ that functions as a license to operate a motor vehicle and a credit card, including:

receiving a credit validation request from a driver's license issuing site, wherein the credit validation request is associated with an applicant applying for a credit card driver's license at the ~~the~~ [[a]] driver's license issuing ("DMV") site;

determining whether the applicant is approved for a line of credit with a credit card issuer based on information included within the credit validation request;

generating a credit validation response, wherein the credit validation response includes information indicating whether or not the applicant was approved for a line of credit with the credit card issuer; and

sending the credit validation response to the ~~DMV~~ driver's license issuing site.

12. (Original) The method of claim 11, wherein generating the credit validation response includes:

determining that the applicant is approved for a line of credit with the credit card issuer;

generating credit information associated with the line of credit, wherein the credit information includes at least one of a credit limit, an account number associated with the line of credit, interest rate information associated with the line of credit, terms and conditions associated with the line of credit; and

including the credit information in the credit validation response.

13. (Original) The method of claim 11, wherein generating the credit validation response includes:

determining that the applicant is not approved for a line of credit associated with the credit card issuer; and

including in the credit validation response an indication that the applicant is not approved to obtain a line of credit from the credit card issuer.

14. (Currently Amended) A system for processing requests for a credit card driver's license ~~credit card~~ product, comprising:

one or more local driver's license issuing (~~"DMV"~~) sites, each for receiving ~~credit validation~~ requests from one or more applicants applying for driver's license credit card products, sending the credit validation requests to a central ~~DMV~~ driver's license issuing site, receiving credit validation responses from the central ~~DMV~~ driver's license issuing site and for generating credit card driver's license ~~credit card~~ products based on the credit validation responses, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services;

wherein the central ~~DMV~~ driver's license issuing site receives the credit validation requests from the one or more local ~~DMV~~ driver's license issuing sites, sends the credit validation requests to one or more credit card issuers, receives credit validation responses associated with the credit validation requests from the one or more credit card issuers, and sends the credit validation responses to the one or more local ~~DMV~~ driver's license issuing sites; and

one or more credit card issuers for receiving credit validation requests from the central ~~DMV~~ driver's license issuing site, determining whether each applicant associated with each credit validation request is eligible to obtain a line of credit from a respective credit card issuer, generating credit validation responses based on the determination and sending the credit validation responses to the central ~~DMV~~ driver's license issuing site,

wherein the credit validation responses include a credit validation response that corresponds to each credit validation request that is associated with each applicant, and each credit validation response includes information indicating whether or not a respective applicant has been approved for a line of credit from the respective credit card issuer.

15. (Currently Amended) The system of claim 14, wherein the central ~~DMV~~ driver's license issuing site is configured to process the credit validation requests received from the one or more local ~~DMV~~ driver's license issuing sites by checking a central ~~DMV~~ driver's license issuing database to determine whether each applicant

associated with each credit validation request has been pre-approved to obtain a line of credit from the one or more credit card issuers.

16. (Currently Amended) The system of claim 14, wherein each one of the one or more local ~~DMV~~ driver's license issuing sites are configured to charge fees to a line of credit associated with each applicant's credit card driver's license that obtained the credit card driver's license at a respective local ~~DMV~~ driver's license issuing site, wherein the fees are associated with processing fees for obtaining a driver's license.

17. (Original) The system of claim 14, wherein the credit card driver's license product obtained by each applicant may be used to pay for goods and services at merchant sites that accept credit cards issued by the one or more credit card issuers.

18. - 20. (Canceled).

21. (Currently Amended) A system for obtaining a credit card driver's license, comprising:

means for receiving a request from an applicant to obtain a credit card driver's license ~~credit card~~ product, wherein the request is received by [[at]] a local driver's license issuing (~~DMV~~) site;

means for generating, by the local driver's license issuing site, a credit validation request based on the request received from the applicant;

means for forwarding the credit validation request to a central ~~DMV~~  
driver's license issuing site;

means for determining whether the central ~~DMV~~ driver's license issuing  
site is capable of processing the forwarded credit validation request, wherein the  
determination is based on a configuration of a system environment;

if it is determined that the central driver's license issuing site is not  
capable of processing the credit validation request,

means for transmitting the credit validation request by the central  
driver's license issuing site to a credit card issuer ~~if the central DMV site is not capable~~  
~~of processing the request~~; and

if it is determined that the central driver's license issuing site is capable of  
processing the credit validation request,

means for transmitting a response from the central ~~DMV~~ driver's  
license issuing site to the local ~~DMV~~ driver's license issuing site ~~if DMV site is capable~~  
~~of processing the request~~, wherein the response includes information indicating whether  
or not the applicant is approved to obtain a line of credit from the credit card issuer; and

means for creating, at the local ~~DMV~~ driver's license issuing site,  
[[a]] the credit card driver's license product for the applicant based on the response  
received from the central ~~DMV~~ driver's license issuing site, wherein the credit card  
driver's license product is created by the local driver's license issuing site and may be  
used as a license for operating a motor vehicle and as a credit card to purchase goods  
and services.



22. (Currently Amended) The system of claim 21, wherein the means for forwarding the request to a central ~~DMV~~ driver's license issuing site includes:

means for determining, once the credit validation request is generated, whether the local ~~DMV~~ driver's license issuing site is capable of processing the request based on a configuration of a local system environment; and

means for forwarding the credit validation request to a central ~~DMV~~ driver's license issuing site based on the determination that the local ~~DMV~~ driver's license issuing site is not capable of processing the request.

23. (Currently Amended) The system of claim 21, wherein the means for determining whether the local ~~DMV~~ driver's license issuing site is capable of processing the request includes:

means for checking a local ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

24. (Currently Amended) The system of claim 21, wherein the means for determining whether the central ~~DMV~~ driver's license issuing site is capable of processing the request includes:

means for checking a central ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

25. (Original) The system of claim 21, further comprising:

means for charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

26. (Currently Amended) The system of claim 21, wherein the

response further includes information indicating that a credit line associated with the credit card driver's license ~~credit card~~ product is activated, the system further comprising:

means for notifying the applicant that the credit line is activated.

27. (Currently Amended) A system for processing requests for a credit

card driver's license ~~credit card~~ that functions as a license to operate a motor vehicle and a credit card, including:

means for receiving a credit validation request from a driver's license issuing site, wherein the credit validation request is associated with an applicant applying for a credit card driver's license at a driver's license issuing (~~DMV~~) site;

means for determining whether the applicant is approved for a line of credit with a credit card issuer based on information included within the credit validation request;

means for generating a credit validation response, wherein the credit validation response includes information indicating whether or not the applicant was approved for a line of credit with the credit card issuer; and

means for sending the credit validation response to the ~~DMV~~ driver's  
license issuing site.

28. (Original) The system of claim 27, wherein the means for  
generating the credit validation response includes:

means for determining that the applicant is approved for a line of credit  
with the credit card issuer;

means for generating credit information associated with the line of credit,  
wherein the credit information includes at least one of a credit limit, an account number  
associated with the line of credit; interest rate information associated with the line of  
credit, terms and conditions associated with the line of credit; and

means for including the credit information in the credit validation response.

29. (Original) The system of claim 27, wherein the means for  
generating the credit validation response includes:

means for determining that the applicant is not approved for a line of credit  
associated with the credit card issuer; and

means for including in the credit validation response an indication that the  
applicant is not approved to obtain a line of credit from the credit card issuer.

30. - 32. (Canceled)

33. (Currently Amended) A computer-readable medium including instructions for performing a method for obtaining a credit card driver's license, when executed by a processor, the method comprising:

receiving a request from an applicant to obtain a credit card driver's license ~~credit card~~ product, wherein the request is received by [[at]] a local driver's license issuing ("DMV") site;

generating, by the local driver's license issuing site, a credit validation request based on the request received from the applicant;

forwarding the credit validation request to a central ~~DMV~~ driver's license issuing site;

determining whether the central ~~DMV~~ driver's license issuing site is capable of processing the forwarded credit validation request, wherein the determination is based on a configuration of a system environment;

if it is determined that the central driver's license issuing site is not capable of processing the credit validation request,

transmitting the credit validation request to a credit card issuer ~~if the central DMV site is not capable of processing the request; and~~

if it is determined that the central driver's license issuing site is not capable of processing the credit validation request,

transmitting a response from the central ~~DMV~~ driver's license issuing site to the local ~~DMV~~ driver's license issuing site ~~if the central DMV site is capable of processing the request,~~ wherein the response includes information indicating

whether or not the applicant is approved to obtain a line of credit from the credit card issuer; and

creating, at the local ~~DMV~~ driver's license issuing site, a credit card driver's license product for the applicant based on the response received from the central ~~DMV~~ driver's license issuing site, wherein the credit card driver's license product is created by the local driver's license issuing site and may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

34. (Currently Amended) The computer-readable medium of claim 33, wherein forwarding the request to a central ~~DMV~~ driver's license issuing site includes:

once the credit validation request is generated, determining whether the local ~~DMV~~ driver's license issuing site is capable of processing the request based on a configuration of a local system environment; and

forwarding the credit validation request to a central ~~DMV~~ driver's license issuing site based on the determination that the local ~~DMV~~ driver's license issuing site is not capable of processing the request.

35. (Currently Amended) The computer-readable medium of claim 34, wherein determining whether the local ~~DMV~~ driver's license issuing site is capable of processing the request includes:

checking a local ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line ~~DMV~~ driver's license issuing with the credit card issuer.

36. (Currently Amended) The computer-readable medium of claim 33, wherein determining whether the central ~~DMV~~ driver's license issuing site is capable of processing the request includes:

checking a central ~~DMV~~ driver's license issuing database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

37. (Original) The computer-readable medium of claim 33, wherein the method further comprises:

charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

38. (Currently Amended) The computer-readable medium of claim 33, wherein the response further includes information indicating that a credit line associated with the credit card driver's license ~~credit card~~ product is activated, the method further comprising:

notifying the applicant that the credit line is activated.

39. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, of processing requests for a credit card driver's license ~~credit card~~ product that functions as a license to operate a motor vehicle and a credit card, the method comprising:

receiving a credit validation request from a driver's license issuing site,  
wherein the credit validation request is associated with an applicant applying for a credit  
card driver's license at a driver's license issuing (~~DMV~~) site;

determining whether the applicant is approved for a line of credit  
associated with a credit card issuer based on information included within the credit  
validation request;

generating a credit validation response, wherein the credit validation  
response includes information indicating whether or not the applicant was approved for  
a line of credit with the credit card issuer; and

sending the credit validation response to the ~~DMV~~ driver's license issuing  
site.

40. (Original) The computer-readable medium of claim 39, wherein  
generating the credit validation response includes:

determining that the applicant is approved for a line of credit with the credit  
card issuer;

generating credit information associated with the line of credit, wherein the  
credit information includes at least one of a credit limit, an account number associated  
with the line of credit; interest rate information associated with the line of credit, terms  
and conditions associated with the line of credit; and

including the credit information in the credit validation response.

41. (Original) The computer-readable medium of claim 39, wherein generating the credit validation response includes:

determining that the applicant is not approved for a line of credit associated with the credit card issuer; and

including in the credit validation response an indication that the applicant is not approved to obtain a line of credit from the credit card issuer.

42. (Currently Amended) A method of obtaining a multi-purpose credit card product, comprising:

receiving, ~~at an~~ by a government identification card issuing entity, a request from an applicant to obtain a multi-purpose identification credit card;

receiving credit information from the applicant;

transferring the credit information to a credit card issuer;

receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

creating, at the government identification card issuing entity, a multi-purpose identification credit card product for the applicant based on the approval response, wherein the multi-purpose identification credit card product is created by the government identification card issuing entity and may be used as a credit card to purchase goods and services and as an authorized identification card associated with the government identification card issuing entity.



43. (Currently Amended) The method of claim 42, wherein the government identification card issuing entity includes a government agency that distributes food vouchers to authorized applicants, and wherein the method further includes:

using, by the applicant, the multi-purpose identification credit card product to purchase selected food items that are authorized for purchase by the government agency.

44. (Currently Amended) The method of claim 42, wherein the government identification card issuing entity includes one of a government agency that distributes food vouchers to authorized applicants, a driver's license issuing site, an educational institution that provides student identification cards, a library and an authorized entity that provides passports, and wherein the method further comprises:

charging fees to a line of credit associated with the applicant's multi-purpose identification credit card product, wherein the fees are associated with the processing fees for obtaining an identification card at the government identification card issuing entity.

45. (Currently Amended) A computer-readable medium, including instructions for performing a method, when executed by a processor, for obtaining a multi-purpose credit card product, the method comprising:

receiving, by a government ~~at an~~ identification card issuing entity, a request from an applicant to obtain a multi-purpose identification credit card;

receiving credit information from the applicant;

transferring the credit information to a credit card issuer;

receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

creating, at the government identification card issuing entity, a multi-purpose identification credit card product for the applicant based on the approval response, wherein the multi-purpose identification credit card product may be used as a credit card to purchase goods and services and as an authorized identification card associated with the government identification card issuing entity.

46. (Currently Amended) The computer-readable medium of claim 45, wherein the government identification card issuing entity includes a government agency that distributes food vouchers to authorized applicants, and wherein the method further includes:

using, by the applicant, the multi-purpose identification credit card product to purchase selected food items that are authorized for purchase by the government agency.

47. (Currently Amended) The computer-readable medium of claim 45, wherein the government identification card issuing entity includes one of a government agency that distributes food vouchers to authorized applicants, a driver's license issuing site, an educational institution that provides student identification cards, a library and an authorized entity that provides passports, and wherein the method further comprises:

charging fees to a line of credit associated with the applicant's multi-purpose identification credit card product, wherein the fees are associated with the processing fees for obtaining an identification card at the identification card issuing entity.